

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Ruth Johnson

Debtor(s)

Case No. 09 B 00862

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/14/2009.
- 2) The plan was confirmed on 06/16/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/16/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 04/09/2013.
- 6) Number of months from filing to last payment: 51.
- 7) Number of months case was pending: 55.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$48,469.57.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$32,550.00
Less amount refunded to debtor	\$149.97

**NET RECEIPTS:** **\$32,400.03**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,474.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,690.89
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,164.89**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Asset Acceptance	Unsecured	NA	759.83	759.83	168.41	0.00
Cda/Pontiac	Unsecured	141.00	NA	NA	0.00	0.00
Charter One Bank	Unsecured	600.00	NA	NA	0.00	0.00
Christ Hospital	Unsecured	104.00	NA	NA	0.00	0.00
Christ Medical Center	Unsecured	16.00	NA	NA	0.00	0.00
Citibank NA	Unsecured	345.00	NA	NA	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	300.00	322.00	322.00	71.37	0.00
Credit Management Service	Unsecured	141.00	NA	NA	0.00	0.00
Department Stores National Bank	Unsecured	707.00	646.50	646.50	143.29	0.00
East Bay Funding	Unsecured	510.00	510.00	510.00	113.04	0.00
East Bay Funding	Unsecured	480.00	480.00	480.00	106.39	0.00
East Bay Funding	Unsecured	1,359.00	1,217.15	1,217.15	269.77	0.00
East Bay Funding	Unsecured	470.00	452.63	452.63	100.32	0.00
ECast Settlement Corp	Unsecured	753.00	753.63	753.63	167.03	0.00
Enhanced Recovery	Unsecured	172.00	NA	NA	0.00	0.00
First Care Health Services	Unsecured	150.00	NA	NA	0.00	0.00
Harvard Collection Services In	Unsecured	182.00	NA	NA	0.00	0.00
Healthsouth	Unsecured	894.00	NA	NA	0.00	0.00
HSBC Auto Finance	Unsecured	24,495.00	NA	NA	0.00	0.00
Instant Cash Advance	Unsecured	825.00	NA	NA	0.00	0.00
Loan Shop	Unsecured	390.00	NA	NA	0.00	0.00
Merchants Credit Guide	Unsecured	223.00	NA	NA	0.00	0.00
Northwestern Memorial Hospital	Unsecured	1,168.00	NA	NA	0.00	0.00
Pay Day Loans	Unsecured	860.00	NA	NA	0.00	0.00
Payday Max.Com	Unsecured	1,042.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	NA	1,834.86	1,834.86	406.68	0.00
Portfolio Recovery Associates	Unsecured	458.00	463.16	463.16	102.65	0.00
Portfolio Recovery Associates	Unsecured	523.00	469.27	469.27	104.01	0.00
Portfolio Recovery Associates	Unsecured	2,361.00	2,361.61	2,361.61	523.43	0.00
Portfolio Recovery Associates	Secured	24,495.00	24,830.94	24,830.94	0.00	0.00
Quantum3 Group	Unsecured	755.00	755.30	755.30	167.40	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Quick Click Loans	Unsecured	2,000.00	2,422.11	2,422.11	536.84	0.00
Robert P Mistovich	Unsecured	1,300.00	NA	NA	0.00	0.00
Santander Consumer USA	Secured	22,397.00	22,443.94	22,397.00	22,397.00	1,339.22
Santander Consumer USA	Unsecured	NA	46.94	46.94	10.40	0.00
Signmyloan.Com	Unsecured	514.00	NA	NA	0.00	0.00
Southwest Credit Systems	Unsecured	363.00	NA	NA	0.00	0.00
Universal Lenders Inc	Unsecured	2,257.00	NA	NA	0.00	0.00
Universal Lenders Inc	Unsecured	2,037.00	2,291.50	2,291.50	507.89	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$47,227.94	\$22,397.00	\$1,339.22
<b>TOTAL SECURED:</b>	<b>\$47,227.94</b>	<b>\$22,397.00</b>	<b>\$1,339.22</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$15,786.49</b>	<b>\$3,498.92</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,164.89</u>
Disbursements to Creditors	<u>\$27,235.14</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$32,400.03</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/27/2013

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.